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OFFICE OF
INSURANCE COMMISSIONER

STATE OF WASHINGTON
OFFICE OF INSURANCE COMMISSIONER

IN THE MATTER OF :
WESTERN AND SOUTHERN :
LIFE INSURANCE COMPANY :
MARKET CONDUCT EXAMINATION :

ORDER NO: D06-112
ORDER ADOPTING
EXAMINATION REPORT
AND CONSENT ORDER

This matter comes before the Washington State Office of Insurance Commissioner upon the notification of resolution of a market conduct examination of the Western and Southern Life Insurance Company (hereinafter referred to as the "Company").

IT IS THEREFORE ORDERED THAT:

1. The Consent Order entered into between the Company and the Ohio Department of Insurance on August 24, 2005, is hereby APPROVED AND ADOPTED.
2. The report titled "Race Based Pricing Activities With Respect to the Life Insurance Business of Western & Southern Life Insurance Company" and dated December 31, 2003, is hereby APPROVED AND ADOPTED.
3. The Company shall immediately initiate compliance with all terms and conditions of the Consent Order and follow all recommendations outlined in the report.
4. With respect to Section II, Subsection I of the consent order, Washington State will be considered to be a participating state and the Company will make a pro-rata administrative payment to the Office of the Insurance Commissioner in lieu of any other administrative penalty that may be imposed by the Commissioner.

This order is effective immediately.

Dated this 27 day of February, 2006.

Mike Kreidler
Insurance Commissioner
State of Washington